

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION**

In Re:

**JERRY WYRE and  
BERNADETTE D. WYRE,**  
  
Debtors.

Case No. 16-55442  
Chapter 13  
Judge Tucker

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**ORDER CONFIRMING PLAN**

The Debtor's Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 U.S.C. §1325(a) are met.

**IT IS HEREBY ORDERED** that the Debtors' Chapter 13 Plan, as last modified, if at all, is confirmed.

**IT IS FURTHER ORDERED** that the claim of attorney for the Debtor, FREEDOM LAW, PC, for the allowance of compensation and reimbursement of expenses is allowed in the total amount of **\$3,500.00** in fees and **\$0.00** in expenses; and that the portion of such claim which has not already been paid, to-wit: **\$3,000.00** shall be paid by the Trustee as an administrative expense of this case.

**IT IS FURTHER ORDERED** that the Debtor shall maintain all policies of insurance on all property of the Debtor and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

**IT IS FURTHER ORDERED** as follows: [Only provisions checked below apply]:

(x) Caliber Home Loans, Inc. shall be treated as a class 5.2 "crammed" creditor with a secured claim in the amount of \$20,000.00 at 5.5% interest. The remainder of Caliber's claim shall be treated as an allowed unsecured claim.

(x) In the event that the Debtors refinance the loan on the subject property located at 17804 Strasburg, Detroit, MI 48205, or sell the subject property, prior to the completion of the Chapter 13 case and receipt of a Chapter 13 order of discharge, the Debtor shall pay the entire balance due on the mortgage in full at closing. Additionally, in the event the case is converted, the automatic stay is terminated, or the case is dismissed before completion of the plan and receipt of a Chapter 13 order of discharge, Caliber retains its security interest until the full amount of the claim as determined under applicable non-bankruptcy law is paid in full. Further, in the event that the property is destroyed or damaged, pursuant to the mortgage, Caliber is entitled to its full rights as a loss payee with respect to the insurance proceeds and has a security interest in such proceeds up to the entire balance due on the mortgage. Lastly, Debtors will continue to be responsible for the payment of taxes and insurance with respect to the subject property.

(x) Regarding the mortgage secured by the Debtors' primary residence, 17804 Strasburg, Detroit, Michigan, recorded at Liber 31705, Page 1118 on 5/20/2000 at the Wayne County Register of Deeds: upon completion of the Debtors' Chapter 13 Plan and entry of a Chapter 13 discharge order the Debtors may record a copy of this Order Confirming Plan and a copy of the Chapter 13 discharge order with the Wayne County Register of Deeds, which will constitute and effectuate the discharge of this mortgage.

Approved:

/s/ Tammy L. Terry

TAMMY L. TERRY (P46254)  
KIMBERLY SHORTER-SIEBERT (P49608)  
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Approved:

/s/ Charissa Potts

Charissa Potts (P73247)  
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/s/ Ryan Byrd with consent 2/8/2017

Ryan Byrd (P75906)  
Attorney for Caliber Home Loans, Inc.

**Signed on March 01, 2017**

/s/ Thomas J. Tucker

**Thomas J. Tucker**  
**United States Bankruptcy Judge**